

State of Illinois
Department of Employment Security
Prepaid Debit Card Frequently Asked Questions



1. How long will it take before I receive the card?

If you have not elected to receive your benefits by direct deposit, a debit card will automatically be sent to you within approximately seven - ten business days from the time you applied for benefits.

2. Do I have to have a bank account and/or a good credit rating to receive a prepaid debit card?

No, since a prepaid debit card is not a credit card.

3. Are there any fees for using the card? Yes. However, it is possible to use your card without incurring *any* fees. For example, there is no fee when you use the card to make a purchase or obtain “cash back” during a purchase at a merchant that accepts Visa. Additionally, there is no fee when you get cash from a bank teller at a bank that displays the Visa logo.

There is a transaction fee of \$.95 each time you use the card at an ATM to withdraw money and a \$.50 fee for each balance inquiry at an ATM. The owner of the ATM may also charge a fee. Other fees include:

Replacement cards: No fee for the first 4 cards (i.e., the initial card and three replacements) issued in a calendar year. A \$5.00 fee will be assessed for each card ordered after the four free per year.

Expedited delivery of replacement card: \$25.00

Overdraft fee: \$15.00

Card closure fee: \$2.50 charged at month 23

Live customer service discussions: \$1.25*

*1 free live customer service discussion per month is included

Information regarding international fees (i.e., using an ATM in a foreign country) is included in the terms and conditions that you will receive from Illinois National Bank upon receipt of your prepaid debit card.

4. Will I get charged a fee if I use my card to withdraw cash at an ATM? There is a \$.95 fee for each ATM withdrawal. The owner of the ATM may also charge a fee; however, they must disclose that fee for each ATM transaction *before* the transaction is completed. You can then decide to accept the fee and continue the transaction, or cancel the transaction.

5. Can I get cash at a merchant location when making a purchase? Yes, when making a purchase at a retail location, the merchant or the terminal may ask if you want “cash back”. At that time, you can specify the amount of cash you want by telling the merchant or entering the amount into the terminal. There is no fee to obtain cash in this manner.

6. Will I get charged a fee for using my card at participating merchants? No, you will not be charged a fee for using your card to make purchases at participating merchants.

7. How do I activate my card? Call the number (1-800-627-2069) listed on the back of your card to activate it and to establish a Personal Identification Number (PIN). Once you’ve activated your card and established your PIN, you can change your PIN at any time by calling 1-800-627-2069 and selecting the appropriate option, or by logging on to: <https://www.onlinepaycard.com/securechoice>

IMPORTANT NOTE: Do not confuse your debit card PIN with other PIN’s, such as those for Tele-Serve and/or internet claims-filing.



8. How do I know what I have spent, or have available? Make sure that you record your benefit payment and deduct each purchase and cash withdrawal in your Personal Register. You can also access your balance and transaction history anytime by calling the number on the back of your card (1-800-627-2069) or logging on to <https://www.onlinepaycard.com/securechoice> at no charge. Additionally, you can do a balance inquiry at an ATM for a fee of \$.50 per inquiry plus any surcharge that may apply.

9. How do I access funds or account information using an ATM? Insert your card in the machine and follow the instructions for entering your Personal Identification Number (PIN). Once your PIN has been entered successfully, choose "Checking" to withdraw funds or perform a balance inquiry. If you choose to withdraw cash, enter the amount you wish to withdraw (usually in \$20 bills). You will receive the amount of cash you requested along with a printed receipt. Record the amount you have withdrawn in your Personal Register and subtract the amount from the previous available balance to determine how much money you have left in your account. Any time you withdraw funds from an ATM, your ATM withdrawal receipt should also contain the balance remaining on your card (without having to do a balance inquiry as a separate transaction).

IMPORTANT NOTE: If you enter an incorrect PIN three times, the ATM may not return your card to you and you will not be allowed to complete the transaction. See #10 below for more information.

10. What do I do if I have a problem with the card not working, if an ATM does not return it to me, or if it is lost or stolen? Call 1-800-627-2069 twenty-four hours a day, seven days a week. Follow the recorded instructions. You will be able to speak with a live customer service representative.

11. Is this a credit card? No, your card is not a credit card and does not contain a credit feature or the ability to defer payment. Your card is a prepaid debit card. You can only spend the benefit amount that has been applied to the card by IDES. Your prepaid debit card may be used at merchants with your PIN or with your signature.

12. Do I get a new card for each benefit payment received, and how do I know how much has been added to the card? You keep the same card and IDES automatically adds your benefits to the card every certification period. You will continue to get a notice showing how much has been added to your card.

13. Can I use my card to make a purchase that is larger than the balance on my card? Usually a purchase cannot be made for more than the available balance on your card. Occasionally a merchant will allow a purchase before checking the amount available, which might result in a negative balance. By keeping track of the amount available, you can avoid a possible overdraft fee of \$15.00.

14. Is it safe to use my card to withdraw cash? Yes. Your card can only be used to withdraw cash by entering your unique Personal Identification number (PIN).

15. May I let someone else use my card? Absolutely not. Keep your card, and the card account number, under your control at all times. Do not tell anyone your PIN and do not write your PIN on your card.

16. Can I add money to my card other than the benefit payment received from IDES? No.

17. Can I use my card to purchase gas at the pump ("pay at the pump")? When purchasing gas, you may have to present your card to the cashier inside the station.



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18. If I report to Tele-serve that my address has changed, does this stop the payment to the prepaid debit card until I phone or visit my local office? Yes. You must immediately contact your local office to report any change of address; failure to do so will result in the prepaid debit card payments being stopped.